

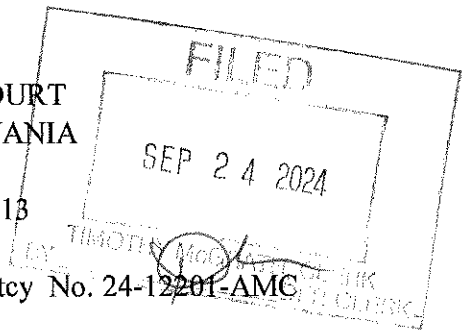
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

ANDREW ROBERT MCLELLAN
LIVING ESTATE TRUST

Chapter 13

Bankruptcy No. 24-12201-AMC



RESPONSE TO:
TRUSTEE'S MOTION TO DISMISS PURSUANT TO 11 U.S.C. SECTION 1307

To the Honorable Ministerial Chancellor of this Article III Tribunal:

AV1. Your Movant is Kenneth E. West, Esq. the duly qualified and acting Chapter 13 Trustee in the above-captioned case.

R1. *Andrew R. McLellan, The Trustee, of the ARM Living Estate Trust has administered the trust on behalf of the beneficiary, McLellan, Andrew, and executed all at-law requirements as such.*
Please see following R3.

AV2. The within case was commenced by the filing of a Chapter 13 petition on 06/26/2024.

R2. *No Contest.*

This Motion to Dismiss has been filed for the following reason(s):

AV3. Debtor(s) is/are ineligible to file a Chapter 13 petition pursuant to 11 U.S.C. Section 109(e) because debtor(s) is/are not an individual with regular income or because the aggregate secured and/or unsecured debt of debtor(s) exceeds the statutory limits.

R3. *This motion to dismiss, by the Independent Trustee, is requested for subrogation. The Independent Trustee, Standing OR ACTING, unwittingly or unknowingly, has not recognized and respected The Said Trustee's lawful act and proceeded to initiate a Motion of Dismissal against Said Trustee to effectively deny and deprive THE TRUST of a remedy for discharge of the debt at law. Remedies well settled within the law, have been delivered by Said Trustee, Andrew R. McLellan, and hence have been ignored, Independent Trustee, as a proper party in this action is improper, subsequently breaching his fiduciary duty in accordance with the applicable laws appertaining to, The Trust, lawful remedy for the discharge of the alleged debt(s). Said Trustee, as a friend to this Tribunal, disagrees with the Independent Trustee purportment, except that the Debtors Account is not an "Individual" and; hereby acknowledges and declares the existence of the ARM Living Estate Trust and contends that he is rightfully possessed of and bound by the trust [property]; as it is remediless at law, therefore the only thing inquired of this Court of Equity, is whether the "estate" bound by this Trust, may come into the hands of "persons" who are either bound to execute the trust or to preserve the "estate" [property] for the beneficiaries and heirs entitled to it. Trustee avers and contends that if the "estate", is of an equitable nature, and is chargeable with debts, the fund is to be deemed equitable assets unless by some statute it is expressly made legal assets;*

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

ANDREW ROBERT MCLELLAN
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Chapter 13

Bankruptcy No. 24-12201-AMC

for it cannot be reached except through the instrumentality of a Court of Equity, for this reason, Said Trustee as a result of this seek leave of this, at law action, in rem, compelling this Tribunal to open the equity side, to administer equity and address any unresolved matters under "Account" 24-12201-amc and; Said Trustee compels Creditors to exonerate the surety, so that it doesn't impose any injurious damages to the Trust.

AV4. Debtor(s) has/have failed to commence or continue making timely payments to the trustee as required by 11 U.S.C. Section 1326.

*R4. Contrary to the purportment by the Independent Trustee, Said Trustee has provided the necessary receipts and tender, notifications and documents, required by law to facilitate the Independent Trustee's fiduciary responsibility to administer adequate remedy at law. For Full Settlement of all accounts, on behalf of the Beneficiary, McLellan, Andrew, two Certificated Instruments (BOE #1 & BOE #2), issued through Trust Account DSSAN# *****0710, placed on Deposit by Trust Certificate file #1005360-76, with this Tribunal, US Bankruptcy Court Eastern District of PA, assigned to Nominee Payor, Honorable Ministerial Chancellor Ashely M. Chan, proof of receipt by Clerk of Court stamp and USPS Registered Tracer (RA640339685US & RA640339677US), backed by The Full Faith & Credit Clause, Said Trustee has tendered (2) written orders (BOE #1 & BOE #2), on July 3rd, 2024, in effect for demand payment, to commence any bank adjustment(s), errors, bank liquidation, and or satisfy and discharge the obligation.*

Said Trustee explicitly recorded Notice of the remedy lawfully accorded under the applicable law by way of receipts and tender and provided the Independent Trustee with the necessary documents required by law to implement the remedy, The Trust (DSSAN) is entitled to.

Please see attached Exhibit "A" to be entered into The Record.

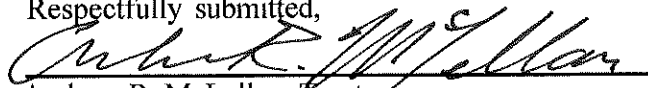
Additionally, NFCU, acting on behalf of NCUA, as agent of the US Treasury, as custodian for and on behalf of the ARM Living Estate Trust accepted, by way of USPS Registered Tracer (RF620710765US), monetary instrument represented by a Certificate, In Lieu of legal tender, on September 16th, 2024.

Please see attached Exhibit "B" to be entered into The Record.

WHEREAS, Andrew R. McLellan, Trustee, requests that this Tribunal Accepts the Certificated Instruments on Deposit with the Clerk of Courts and settle all accounts/claims in full
- OR - closes the Court's intervention *in rem* to open the equity business to address unresolved issues related to Account Number 24-12201-amc.

Date: 09/20/2024

Respectfully submitted,


Andrew R. McLellan, Trustee

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

ANDREW ROBERT MCLELLAN
LIVING ESTATE TRUST

Chapter 13

Bankruptcy No. 24-12201-AMC

ORDER

AND NOW, upon consideration of the Response filed by Said Trustee, and after notice and hearing, it is hereby **ORDERED** that this matter is:

- ☐ Settled In Full and Discharged: Certificated Instruments on Deposit with Account Number 24-12201-amc have been Accepted -or- a supplemental Instrument must be issued to reconcile accounts for Settlement In Full and Discharge.
- ☐ Grant Leave: To open the equity business in this matter. Intervene in Rem: To address and resolve the unresolved issues related to Account Number 24-12201-amc. This Tribunal shall appoint a Master to marshal in and or deliver a full audit of *the res* accounts.

Honorable Ministerial Chancellor Ashely M. Chan

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

ANDREW ROBERT MCLELLAN
LIVING ESTATE TRUST

Chapter 13

Bankruptcy No. 24-12201-AMC

CERTIFICATE OF SERVICE

RESPONSE TO:

TRUSTEE'S MOTION TO DISMISS PURSUANT TO 11 U.S.C. SECTION 1307
dated the September 24th, 2024

RE: ANDREW ROBERT MCLELLAN LIVING ESTATE TRUST

**To the Clerk of Courts,
Kindly Please distribute this:**

RESPONSE TO:

TRUSTEE'S MOTION TO DISMISS PURSUANT TO 11 U.S.C. SECTION 1307
dated the September 24th, 2024

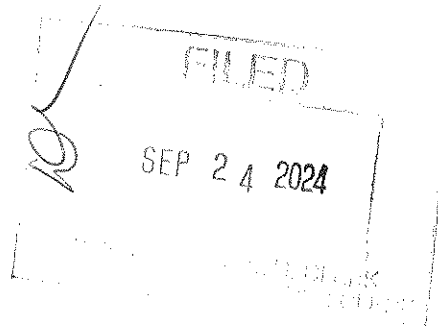
**via electronic filing to the Defense Attorney(s) and Independent Trustee(s) and
all Interested Parties of record for this Account No.: 24-12201-amc**

Thank you,



Andrew R. McLellan, Trustee

Exhibit “A”



UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

Certificate Of Deposit

Account Number: 24-12201-amc

Depositor/Bailor: Andrew R. McLellan, Trustee – ANDREW ROBERT MCLELLAN LIVING ESTATE TRUST

Purpose of Deposit: For Full Settlement and Discharge of Account # 24-12201 -amc.

Transaction Reference: DSSAN *****0710 & File #*****-1976

Description: Bill of Exchange – Bill of Acceptance – Time Draft #1 & Bill of Exchange – Bill of Acceptance – Time Draft #2.

Reference Number: RA 640 339 677 US & RA 640 339 685 US

Value: BOE #1 - \$3,561,846.00 (Three Million Five Hundred and Sixty-One Thousand Eight Hundred and Forty-Six) BOE #2 - \$723,238.00 (Seven Hundred and Twenty-Three Thousand Two Hundred and Thirty-Eight)

Date of Deposit: June 26th, 2024

A handwritten signature in black ink, appearing to read "Andrew R. McLellan", is written over a horizontal line.

Andrew R. McLellan, Trustee/Bailor

COMMONWEALTH OF PENNSYLVANIA · DEPARTMENT OF HEALTH
VITAL RECORDS

Certification of Birth

DATE OF BIRTH [REDACTED] - 1976
(MO. DAY YEAR)

FILE NO. [REDACTED] - 1976

COUNTY OF BIRTH **CHESTER**

DATE FILED **09-15-1976**
(MO. DAY YEAR)

DATE ISSUED **07-14-1999**
(MO. DAY YEAR)

NAME

ANDREW ROBERT MCLELLAN

SEX

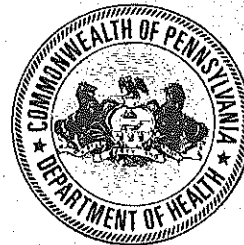
MALE

This is to certify that this is a true copy of the record which is on file in the Pennsylvania Department of Health, in accordance with Act 86, P.L. 304, approved by the General Assembly, June 29, 1953.

Charles Hardester

CHARLES HARDESTER
STATE REGISTRAR

11105.105 (REV. 01-99)



WARNING: IT IS ILLEGAL TO DUPLICATE THIS COPY BY PHOTOSTAT OR PHOTOGRAPH.

BKA

9493990

MEMORANDUM

The drawee(s), [United States Bankruptcy Court] and its' bank is only obligated to pay the draft if it has been delivered specified documents, sufficient funds-stock certificated security proceeds of the drawer's federal agency account and if the draft is properly presented.

Pennsylvania Title 13, Chapter 41, Section 4104, Definitions and index of definitions. "Documentary draft." A draft to be presented for acceptance or payment if specified documents, certificated securities (section 8102) or instructions for uncertificated securities (section 8102) or other certificates, statements or the like are to be received by the drawee or other payer before acceptance or payment of draft (is to be made to the named person or bearer).

Under this same section, "Draft." A draft as defined in section 3104 (relating to negotiable instrument) or an item, other than an instrument, that is an ORDER (therefore, a draft is written payable to bearer or named person).

Pursuant to section 4102, if there is a conflict, Division 3 is governed by Division 4, for which Division 4 is governed by Division 8. And NO WRIT OF POSSESSION shall issue against said Owner, Tenant and or Occupant, unless permitted by applicable law, notwithstanding anything herein to the contrary, this final payment shall not affect the rights of any "person" protected by the right of redemption given the United States under 28 USC § 2410.

Case NO.: 24 - 12201

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

BANKRUPTCY PAYMENT PLAN

In accordance with is presented under authority of Public Resolution HJR 192 of 5 June 1933, now Public Law 73-10, UCC § 3-419, UCC § 3-104(c), and Registered Adjustment of Account; Trustee/Bailor/Secured Party-Creditor on behalf of the Estate hereby issue Letter of Advice and Bill Of Exchange for the following accounts for Full Discharge, Settlement, and Restoration of the Record.

Each Bill Of Exchange listed value totals; declared account payment in full (listed below), 1 additional monthly payment to cover daily pro rata expenses (where applies), 10% processing/servicing fee for The Office of the Trustee, and 10% processing/servicing fee for The Eastern District of Pennsylvania, United States Bankruptcy Court. Copies of the B.O.E. have been attached to this Payment Plan. As Fiscal Agent for The United States of America, B.O.E. originals have been delivered directly to the Judge's Chambers, guaranteeing Safe Passage to The United States Treasury.

BOE #1

1. Navy Federal Credit Union - Account #8029225409 - \$2,471,404.00
2. Navy Federal Credit Union - Account #8032656863 - \$496,801.00

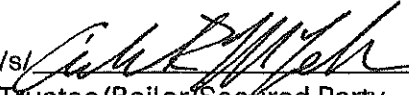
Total \$2,968,205.00 + \$296,820.50 + \$296,820.50 = **\$3,561,846.00**

BOE #2

1. Huntington Bank - Account #20-200062643430 - \$25,000.00
2. Internal Revenue Service - Account # *****0710 - \$250,000.00
3. Amelia Investors - \$376,265.00
4. Deni Carise - \$585,499.00
5. Capital One - Account # ????????? - \$2,500.00
6. PECO - Account #9026529000 - \$12,034.00
7. PECO - Account #3815114000 - \$2,665.00

Total \$602,698.00 + \$60,270.00 + \$60,270.00 = **\$723,238.00**

Date: 06/26/2024

/s/ , McLellan, Andrew
Trustee/Bailor/Secured Party - Creditor
All Rights Reserved, Without Prejudice and Without
Recourse

LETTER OF ADVICE

NOT SUBJECT TO NEGOTIABILITY- ACCEPTED FOR VALUE

In Re: Estate of McLellan - Orphans' Court - Chester County, PA

Date: June 26th, 2024

Attn: NAVY FEDERAL CREDIT UNION,

Fiduciary Trustee, Bailee

820 Follin Lane SE, Vienna, Virginia U.S.A. 22180

Assigned to: Dietrich Kuhlman, Fiduciary TTEE

McLellan, Andrew, Trustee/Bailor

c/o PA Debtor Index File # ***~***~

LOAN # 8029225409 and 8032656863

4159 Whitehorse Road - Pennsylvania-19355

Re: NOTICE- Processing of Bill of Exchange (BOE-Time Draft)

The Fiduciary Trustee, NAVY FEDERAL CREDIT UNION, is in receipt of the (BOE-TD) for processing of which will satisfy the entire current amount stated on purported claims/BK payment plan agreement herein Accepted for Value. This Negotiable Instrument is presented under authority of Public Law 73-10, UCC § 3-419, UCC § 3-104(c), *Spencer v Sterling Bank*, 63 Cal App. 4th 1055 (1998), *Guaranty Trust Co of New York v Henwood et al*, 59 S. Ct 847, and *Within Negotiable Instruments*, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account. The following are the steps required to settle this account. This is not a Treasury/ Bond Account. Any fiscal agent or District Court of the United States may accept this BOE-TD for safe passage to the Treasury.

1. The enclosed Negotiable Instrument is hereby presented, and the following process must be followed to the letter, to satisfy the claimed amount due on this account and discharge of this debt; and
2. Payment may only be accessed with any approval through the account of NAVY FEDERAL CREDIT UNION and directly to the Secretary of the Treasury. The Negotiable Instrument must be presented by Claimants'/Bailee's financial institution via Certified or Registered mail directly to the Secretary of the Treasury-Department of the Treasury Bank (Federal Window), 1500 Pennsylvania Avenue, NW, Washington, District of Columbia 20220, Attn: Janet Yellen; and
3. The item processor at Claimant's financial institution, with full identification and BAILEE (Authorized Agent) signature, is to present the original Negotiable Instrument along with the Instruction Notice (LOA) and the stamped claim to the Secretary of the Treasury-Department of the Treasury Bank at the above address; and
4. Claimant's financial institution is to retain copies of the document and request a copy of the Return Receipt from the Federal Window be supplied to them noting the date of the original Negotiable Instrument was received at the Federal Window in accordance with Public and Banking Policy; and
5. The copy of the Negotiable Instrument is to be held at the financial institution until the required period until the full-face amount of the Negotiable Instrument is automatically released by the local commercial pass-through financial institution for credit to Claimants'/Bailees' accounts and discharge and lodge an entry of satisfaction onto Chester County, Pennsylvania of all said claims; and
6. If the Secretary of the Treasury (Drawee) sends a Notice, in writing of some error(s) or problem(s), please notify the undersigned Trustee/Bailor immediately upon receipt of such Notice and the matter will be addressed with the Department of the Treasury Banks' federal window. You will be notified of the corrective action taken, if any.

Thank you for your cooperation in getting this tax matter settled and entry of satisfaction recorded.


McLellan, Andrew
Trustee/Bailor/Secured Party - Creditor

\$ 3,561,846.00

\$3,561,846.00

BILL OF EXCHANGE

Bill of Acceptance - Time Draft

McLellan, Andrew, Trustee/Bailor/Secured Party - Creditor
o/o PA Debtor Index File # ****~***~
4159 Whitehorse Road
PENNSYLVANIA U.S.A. [19355]

Date: June 26TH, 2024

To: Secretary of the Treasury, Department of the Treasury Bank- Ledger # 00000518

On or by JULY 12th, 2024, Credit the account of the fiduciary/fiscal agent, **NAVY FEDERAL CREDIT UNION.**,
as Bailee for LOAN # 8029225409 & 8032656863

(THREE MILLION, FIVE HUNDRED SIXTY-ONE THOUSAND, EIGHT HUNDRED AND FORTY-SIXTY DOLLARS AND ZERO CENTS) U.S. Notes

Personal Direct Treasury (UCC Contract) Trust Account # RA- 640 339 677 US

The obligation of the Drawee (acceptor), Secretary of the Treasury, through the Bailee (authorized fiduciary agent for the Commonwealth of Pennsylvania) of Claimant's financial institution, hereof arises out of the want of consideration for the pledge and by the redemption of the pledge under Public Resolution HJR 192 of 5 June 1933, now Public Law 73-10, UCC § 3-419, UCC § 3-104(c), *Spencer v Sterling Bank*, 63 Cal App. 4th 1055 (1998), *Guaranty Trust Co of New York v Henwood et al.* 59 S. Ct 847, and *Witkin Negotiable Instruments*, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account, represented by the attached Claim/payment plan agreement Accepted for Value and bearing the account number # 8029225409 & 8032656863.

This Claim document is hereby surrendered to Claimant as said pledge is redeemed and (discharged) by the drawer through the attached document of Acceptance for Value and Exempt from Levy. The Claimant's financial institution is to accept this bill, sign and present it directly via Certified or Registered mail, Return Receipt to the Secretary of the Treasury-Department of the Treasury. Unless the original Negotiable Instrument is dishonored in writing within (15) days of receipt by the Secretary of the Treasury, Claimant's financial institution is to release the credit to the payee within the time stipulated pursuant to **Regulation "Z"**, *Truth In Lending Act* or on the date designated, whichever is later. The amount of this Accepted Draft is to be credited by Claimant's financial institution to the designated account and discharge of this claim fifteen (15) days after receipt by the Federal Window (**Regulation Z**).

NOTICE: The law relating to Principal and Agent applies and those between Bailor and Bailee. The Fiduciary Trustee below is authorized to execute legal documents pertaining to fiduciary matters before **Chester County** and authorized to receive and collect any sums due or owing to the trust or the estate held by the named person above and enter satisfaction in any Court of Record in **Chester County, Pennsylvania** or any other County elsewhere.

By:

Bailee's signature (authorized agent)
Accepted at (**United States Bankruptcy Court**)
601 Market Street, Pennsylvania 19106
ATTN: Amy Chan, Fiduciary TTEE
Authorized by the United States of America, Secretary of Treasury



Ashley M.

G.M.J. 6/27/24

1/s/ *Andrew R. McLellan*, Trustee/Bailor/Secured Party - Creditor
Without Recourse, All Rights Reserved

Document Copies...filed with the DTB and Clerk of Court-Orphans' Court.

\$ 3,561,846.00

\$3,561,846.00

Case NO.: 24-12201

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

BANKRUPTCY PAYMENT PLAN

In accordance with is presented under authority of Public Resolution HJR 192 of 5 June 1933, now Public Law 73-10, UCC § 3-419, UCC § 3-104(c), and Registered Adjustment of Account; Trustee/Bailor/Secured Party-Creditor on behalf of the Estate hereby issue Letter of Advice and Bill Of Exchange for the following accounts for Full Discharge, Settlement, and Restoration of the Record.

Each Bill Of Exchange listed value totals; declared account payment in full (listed below), 1 additional monthly payment to cover daily pro rata expenses (where applies), 10% processing/servicing fee for The Office of the Trustee, and 10% processing/servicing fee for The Eastern District of Pennsylvania, United States Bankruptcy Court. Copies of the B.O.E. have been attached to this Payment Plan. As Fiscal Agent for The United States of America, B.O.E. originals have been delivered directly to the Judge's Chambers, guaranteeing Safe Passage to The United States Treasury.

BOE #1

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Total \$2,968,205.00 + \$296,820.50 + \$296,820.50 = **\$3,561,846.00**

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1. Huntington Bank – Account #20-200062643430 – \$25,000.00
2. Internal Revenue Service – Account # *****0710 – \$250,000.00
3. Amelia Investors – \$376,265.00
4. Deni Carise – \$585,499.00
5. Capital One – Account # ????????? – \$2,500.00
6. PECO – Account #9026529000 – \$12,034.00
7. PECO – Account #3815114000 – \$2,665.00

Total \$602,698.00 + \$60,270.00 + \$60,270.00 = **\$723,238.00**

Date: 06/26/2024

/s/ , McLeilan, Andrew
Trustee/Bailor/Secured Party - Creditor
All Rights Reserved, Without Prejudice and Without
Recourse

LETTER OF ADVICE

NOT SUBJECT TO NEGOTIABILITY- ACCEPTED FOR VALUE

In Re: Estate of McLellan - Orphans' Court - Chester County, PA

Date: June 26th, 2024

Attn: UNITED STATES BANKRUPTCY COURT,
Fiduciary Trustee, Bailee
601 Market Street, Pennsylvania U.S.A. 19106
Attn: Amy Chan, Fiduciary TTEE

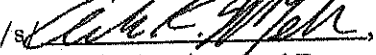
McLellan, Andrew, Trustee/Bailor
c/o PA Debtor Index File # ***~***~
LOAN # Bankruptcy Payment Plan
4159 Whitehorse Road - Pennsylvania-19355

Re: NOTICE- Processing of Bill of Exchange (BOE-Time Draft)

The Fiduciary Trustee, UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA, is in receipt of the (BOE-TD) for processing of which will satisfy the entire current amount stated on purported claims/BK payment plan agreement herein Accepted for Value. This Negotiable Instrument is presented under authority of Public Law 73-10, UCC § 3-419, UCC § 3-104(c), *Spencer v Sterling Bank*, 63 Cal App. 4th 1055 (1998), *Guatanty Trust Co of New York v Henwood et al*, 59 S. Ct 847, and *Within Negotiable Instruments*, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account. The following are the steps required to settle this account. This is not a Treasury/ Bond Account. Any fiscal agent or District Court of the United States may accept this BOE-TD for safe passage to the Treasury.

1. The enclosed Negotiable Instrument is hereby presented, and the following process must be followed to the letter, to satisfy the claimed amount due on this account and discharge of this debt; and
2. Payment may only be accessed with any approval through the account of UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA and directly to the Secretary of the Treasury. The Negotiable Instrument must be presented by Claimants'/Bailee's financial institution via Certified or Registered mail directly to the Secretary of the Treasury-Department of the Treasury Bank (Federal Window), 1500 Pennsylvania Avenue, NW, Washington, District of Columbia 20220, Attn: Janet Yellen; and
3. The item processor at Claimant's financial institution, with full identification and BAILEE (Authorized Agent) signature, is to present the original Negotiable Instrument along with the Instruction Notice (LOA) and the stamped claim to the Secretary of the Treasury-Department of the Treasury Bank at the above address; and
4. Claimant's financial institution is to retain copies of the document and request a copy of the Return Receipt from the Federal Window be supplied to them noting the date of the original Negotiable Instrument was received at the Federal Window in accordance with Public and Banking Policy; and
5. The copy of the Negotiable Instrument is to be held at the financial institution until the required period until the full-face amount of the Negotiable Instrument is automatically released by the local commercial pass-through financial institution for credit to Claimants'/Bailees' accounts and discharge and lodge an entry of satisfaction onto Chester County, Pennsylvania of all said claims; and
6. If the Secretary of the Treasury (Drawee) sends a Notice, in writing of some error(s) or problem(s), please notify the undersigned Trustee/Bailor immediately upon receipt of such Notice and the matter will be addressed with the Department of the Treasury Banks' federal window. You will be notified of the corrective action taken, if any.

Thank you for your cooperation in getting this tax matter settled and entry of satisfaction recorded.

/s/ , McLellan, Andrew
Trustee/Bailor/Secured Party - Creditor

\$ 723,238.00

\$723,238.00

BILL OF EXCHANGE

Bill of Acceptance - Time Draft

McLellan, Andrew, Trustee/Bailor/Secured Party - Creditor
c/o PA Debtor Index File # ****~***~
4159 Whitehorse Road
PENNSYLVANIA U.S.A. [19355]

Date: June 26th, 2024

To: Secretary of the Treasury, Department of the Treasury Bank- Ledger # 00000518

On or by JULY 12th, 2024, Credit the account of the fiduciary/fiscal agent, **U.S. Bankruptcy Court**, as Bailee

(SEVEN HUNDRED TWENTY-THREE THOUSAND, TWO HUNDRED AND THIRTY-EIGHT DOLLARS AND ZERO CENTS) U.S. Notes

Personal Direct Treasury (UCC Contract) Trust Account # RA- 640 339 685 US

The obligation of the Drawee (acceptor), Secretary of the Treasury, through the Bailee (authorized fiscal agent for the United States Treasury), hereof arises out of the want of consideration for the pledge and by the redemption of the pledge under Public Resolution HJR 192 of 5 June 1933, now Public Law 73-10, UCC § 3-419, UCC § 3-104(c), *Spencer v Sterling Bank*, 63 Cal App. 4th 1055 (1998), *Guaranty Trust Co of New York v Henwood et al.* 59 S. Ct 847, and *Witkin, Negotiable Instruments*, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account, represented by the attached BK payment plan agreement Accepted for Value and bearing the account numbers herein annexed.

This Claim document is hereby surrendered to fiscal agent, as said pledge is redeemed and (discharged) by the drawer through the attached document of Acceptance for Value and Exempt from Levy. The Fiscal Agents' financial institution is to accept this bill, sign and present it directly via Certified or Registered mail, Return Receipt to the Secretary of the Treasury-Department of the Treasury. Unless the original Negotiable Instrument is dishonored in writing within (15) days of receipt by the Secretary of the Treasury, Fiscal Agents' financial institution is to release the credit to the payee within the time stipulated pursuant to **Regulation "Z"**, *Truth In Lending Act* or on the date designated, whichever is later. The amount of this Accepted Draft is to be credited by Fiscal Agents' financial institution to the designated accounts and discharge of all claims fifteen (15) days after receipt by the Federal Window (**Regulation Z**).

NOTICE: The law relating to Principal and Agent applies and those between Bailor and Bailee. The Fiduciary Trustee below is authorized to execute legal documents pertaining to fiduciary matters before **United States Bankruptcy Court** and authorized to receive and collect any sums due or owing to the trust or the estate held by the named person above and enter satisfaction in any Court of Record in **Pennsylvania** or any other County elsewhere.

By:

Bailee's signature (authorized agent)
Accepted at (**United States Bankruptcy Court**)
601 Market Street, Pennsylvania 19106
ATTN: Amy Chan, Fiduciary TTEE
Authorized by the United States of America, Secretary of Treasury



Ashley M.
A. M. 6/27/24 /s/  , Trustee/Bailor/Secured Party - Creditor
Without Recourse, All Rights Reserved

Document Copies...filed with the DTB and Clerk of Court-Orphans' Court.

\$ 723,238.00

\$723,238.00



Member Service 1-888-842-6328

www.navyfederal.org

P.O. Box 3302 • Merrifield, VA 22119-3302

Document Page 15 of 25

MONTHLY FIRST MORTGAGE LOAN STATEMENT

8-796-36861-0000072-001-1-010-000-000-000



ANDREW R MCLELLAN
4159 WHITE HORSE RD
MALVERN PA 19355-9650

Accepted For Value
Andrew R. Mclellan, 6/26/24

Account Information

Borrower's Name:	ANDREW R MCLELLAN
Property Address:	4159 WHITE HORSE RD MALVERN PA 19355
Borrower Access Number	11475775
Principal Balance	2,106,506.29
Amount Deferred	0.00
Escrow Balance	0.00
Escrow Advance Balance	116,286.36
Suspense Balance	0.00
Interest Rate	4.000%
Contractual Maturity Date	November 2051

The balance shown does not include the payoff interest calculations. If you need a payoff figure, Member Service Representatives are available at 1-888-842-6328 during the following hours: Monday - Saturday: 7:00am-Midnight, Sunday: Noon-Midnight, Eastern Time.

Past Payments Breakdown

Description	Paid Last Month	Paid Year to Date
First Principal	0.00	*0.00
Interest	0.00	*0.00
Deferred Principal	0.00	*0.00
Restricted Escrow Balance	0.00	*0.00
Life Insurance	0.00	*0.00
Fees / Expenses	0.00	*0.00
Expenses Paid	0.00	*0.00
Suspense	0.00	**
Total	0.00	0.00

* Do not use these figures for reporting to the IRS. You will receive an annual year-end statement for tax purposes.

Important Messages

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Loan Number	8029225409
Statement Date	06/17/2024
Total Amount Due to Reinstate the Loan as of 06/17/2024	\$465,733.35

If payment is received after 12/16/21, a \$402.27 late fee will be charged.

Explanation of Amount due to Reinstate

Payment Due	\$14,331.24
--------------------	--------------------

Other Amounts Owed

Expenses Paid Balance	\$20,037.81
Late Charges	\$11,263.56
Other Fees	\$0.00

Total Reinstatement Amount Due	\$465,733.35
---------------------------------------	---------------------

The Total Reinstatement Amount Due, listed above, is the Total Amount to bring the loan current as of 06/17/2024. Interest, fees, and/or charges may continue to assess daily.

The Mortgage has been Accelerated.

Accelerated Amount Due: \$2,457,071.32

Please call us at 1-888-503-7102 to obtain the updated Accelerated Amount Due to pay off the loan.

Delinquency Notice

This account is late on its mortgage payments. Failure to bring the loan current may result in fees and foreclosure - the loss of the home. As of 06/17/24, the mortgage account is 929 days delinquent.

Recent Account History

Payment due 01/01/24:	Unpaid balance of \$14,508.92
Payment due 02/01/24:	Unpaid balance of \$14,331.24
Payment due 03/01/24:	Unpaid balance of \$14,331.24
Payment due 04/01/24:	Unpaid balance of \$14,331.24
Payment due 05/01/24:	Unpaid balance of \$14,331.24
Payment due 06/01/24:	Unpaid balance of \$14,331.24

Current payment date 06/17/24 \$14,331.24

Total Reinstatement Amount \$465,733.35. This is the amount that, if paid, would bring the account current.

This loan is currently active in Foreclosure, which based on state law, may require a Judicial or Non-Judicial legal action. As a result, the total reinstatement amount due may not include all fees and costs associated with the legal action. Please contact Navy Federal at 1-888-503-7102 and ask for the Foreclosure Department to discuss your options.



Member Service 1-888-842-6328
www.navyfederal.org
 P.O. Box 3302 • Merrifield, VA 22119-3302

MONTHLY FIXED EQUITY STATEMENT

3-796-36861-0000104-001-1-010-000-000-000



ANDREW R MCLELLAN
 4159 WHITE HORSE RD
 MALVERN PA 19355-9650

*Accepted For Value
 Andrew R Mclellan, 6/26/24*

Account Information

Borrower's Name:	ANDREW R MCLELLAN
Property Address:	4159 WHITE HORSE RD MALVERN PA 19355 9650
Borrower Access Number	11475775
Principal Balance	428,293.45
Amount Deferred	0.00
Escrow Balance	0.00
Escrow Advance Balance	0.00
Suspense Balance	0.00
Interest Rate	6.000%
Contractual Maturity Date	November 2041

The balance shown does not include the payoff interest calculations. If you need a payoff figure, Member Service Representatives are available at 1-888-842-6328 during the following hours: Monday - Saturday: 7:00am-Midnight, Sunday: Noon-Midnight, Eastern Time.

Past Payments Breakdown

Description	Paid Last Month	Paid Year to Date
First Principal	0.00	*0.00
Interest	0.00	*0.00
Deferred Principal	0.00	*0.00
Restricted Escrow Balance	0.00	*0.00
Life Insurance	0.00	*0.00
Fees / Expenses	0.00	*0.00
Expenses Paid	0.00	*0.00
Suspense	0.00	**
Total	0.00	0.00

* Do not use these figures for reporting to the IRS. You will receive an annual year-end statement for tax purposes.

Important Messages

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Loan Number	8032656863
Statement Date	06/17/2024
Total Amount Due to Reinstate the Loan as of 06/17/2024	\$143,388.55

If payment is received after 12/16/21, a \$172.25 late fee will be charged.

Explanation of Amount due to Reinstate

Payment Due	\$4,306.34
Other Amounts Owed	
Expenses Paid Balance	\$2,172.83
Late Charges	\$4,650.75
Other Fees	\$0.00
Total Reinstatement Amount Due	\$143,388.55

The Total Reinstatement Amount Due, listed above, is the Total Amount to bring the loan current as of 06/17/2024. Interest, fees, and/or charges may continue to assess daily.

The Mortgage has been Accelerated.

Accelerated Amount Due: \$492,493.25

Please call us at 1-888-503-7102 to obtain the updated Accelerated Amount Due to pay off the loan.

Delinquency Notice

This account is late on its mortgage payments. Failure to bring the loan current may result in fees and foreclosure - the loss of the home. As of 06/17/24, the mortgage account is 929 days delinquent.

Recent Account History

Payment due 01/01/24:	Unpaid balance of \$4,306.34
Payment due 02/01/24:	Unpaid balance of \$4,306.34
Payment due 03/01/24:	Unpaid balance of \$4,306.34
Payment due 04/01/24:	Unpaid balance of \$4,306.34
Payment due 05/01/24:	Unpaid balance of \$4,306.34
Payment due 06/01/24:	Unpaid balance of \$4,306.34

Current payment date 06/17/24 \$4,306.34

Total Reinstatement Amount \$143,388.55. This is the amount that, if paid, would bring the account current.

This loan is currently active in Foreclosure, which based on state law, may require a Judicial or Non-Judicial legal action. As a result, the total reinstatement amount due may not include all fees and costs associated with the legal action. Please contact Navy Federal at 1-888-503-7102 and ask for the Foreclosure Department to discuss your options.

USPS Tracking®

FAQs >

Tracking Number:

Remove X

RA640339677US

Copy

Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item was delivered to the front desk, reception area, or mail room at 2:13 pm on July 3, 2024 in PHILADELPHIA, PA 19107.

Delivered

Delivered, Front Desk/Reception/Mail Room

PHILADELPHIA, PA 19107

July 3, 2024, 2:13 pm

[See All Tracking History](#)

What Do USPS Tracking Statuses Mean? (<https://faq.usps.com/s/article/Where-is-my-package>)

Text & Email Updates



Product Information



See Less ^

Track Another Package

Enter tracking or barcode numbers

Need More Help?

Contact USPS Tracking support for further assistance.

USPS Tracking®

[FAQs >](#)

Tracking Number:

[Remove X](#)**RA640339685US**[Copy](#)[Add to Informed Delivery \(https://informedelivery.usps.com/\)](https://informedelivery.usps.com/)

Latest Update

Your item was delivered to the front desk, reception area, or mail room at 2:13 pm on July 3, 2024 in PHILADELPHIA, PA 19107.

Delivered

Delivered, Front Desk/Reception/Mail Room

PHILADELPHIA, PA 19107

July 3, 2024, 2:13 pm

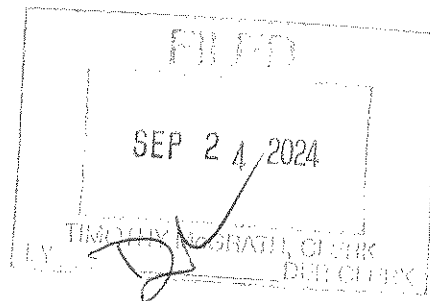
[See All Tracking History](#)[What Do USPS Tracking Statuses Mean? \(https://faq.usps.com/s/article/Where-is-my-package\)](https://faq.usps.com/s/article/Where-is-my-package)[Text & Email Updates](#)[Product Information](#)[See Less ^](#)

Track Another Package

Need More Help?

Contact USPS Tracking support for further assistance.

Exhibit “B”



**BILL OF EXCHANGE – BILL OF ACCEPTANCE
TIME DRAFT**

ALLOCATION PLAN

In accordance with and presented under authority of Public Resolution HJR 192 of 5 June 1933, now Public Law 73-10, UCC § 3-419, UCC § 3-104(c), and Registered Adjustment of Account; Trustee/Bailor/Secured Party-Creditor on behalf of the Estate hereby issue Letter of Advice and Bill Of Exchange for the following accounts for Full Discharge, Settlement, and Restoration of the Record.

Bill Of Exchange listed value totals; declared account payment in full (listed below), 1 additional monthly payment to cover daily pro rata expenses (where applies), 7% processing/servicing fee for Navy Federal Credit Union. Copies of the B.O.E. have been attached to this Payment Plan. As Fiscal Agent for The United States of America, B.O.E. originals have been delivered directly to the Judge's Chambers, guaranteeing Safe Passage to The United States Treasury.

1. Navy Federal Credit Union – Account #8029225409	\$2,829,900.21
• Principal	\$2,106,506.29
• Balance Past Due	\$480,911.66
• Monthly Payment (July, Aug, Sept, Oct) (\$14,337.15 *4)	<u>\$57,348.60</u>
• Sub-Total	\$2,644,766.55
• 7% processing/servicing fee	\$185,133.66
 2. Navy Federal Credit Union – Account #8032656863	\$625,523.10
• Principal	\$428,293.45
• Balance Past Due	\$139,082.21
• Monthly Payment (July, Aug, Sept, Oct) (\$4,306.34 *4)	<u>\$17,225.36</u>
• Sub-Total	\$584,601.02
• 7% processing/servicing fee	\$40,922.08
 3. TOTAL ALLOCATION – BILL OF EXCHANGE ACCT #8029225409 & ACCT #8032656863	\$3,455,423.31

LETTER OF ADVICE

NOT SUBJECT TO NEGOTIABILITY – ACCEPTED FOR VALUE

Ref: Account Nos. 8029225409 & 8032656863

Date: September 9th, 2024

Attn: NAVY FEDERAL CREDIT UNION,
AS TRUSTEE, BAILEE
Dietrich Kuhlman, Fiduciary TTEE
820 Follin Lane SE, Vienna, Virginia U.S.A. 22180

McLellan, Andrew, Trustee/Bailor
c/o 4159 White Horse Road-Pennsylvania-19355
PA Debtor Index File # 100536-1976
Depositors Social Security Account # 196560710

Re: NOTICE- Processing of Bill of Exchange (BOE-Time Draft)

The Fiduciary Trustee, NAVY FEDERAL CREDIT UNION, is in receipt of the (BOE-TD) for processing of which will satisfy the entire current amount stated on purported claims/BK payment plan agreement herein Accepted for Value. This Negotiable Instrument is presented under authority of Public Law 73-10, UCC § 3-419, UCC § 3-104(c), *Spencer v Sterling Bank*, 63 Cal App. 4th 1055 (1998), *Guaranty Trust Co of New York v Henwood et al.* 59 S. Ct 847, *Bank One National Association, Etc. vs. Robert E. Ward & Sara S. Fugate, et al.* 7th Cir Volusia County, FL Case #2001-31518-CICI, and *Within Negotiable Instruments*, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account. The following are the steps required to settle this account. This is not a Treasury/ Bond Account. Any fiscal agent or District Court of the United States may accept this BOE-TD for safe passage to the Treasury.

1. The enclosed Negotiable Instrument is hereby presented, and the following process must be followed to the letter, to satisfy the obligation due on the above accounts and discharge of this debt; and
2. Payment may only be accessed with any approval through the account of NAVY FEDERAL CREDIT UNION and directly to the Secretary of the Treasury. The Negotiable Instrument must be presented by Claimants'/Bailee's financial institution via Certified or Registered mail directly to the Secretary of the Treasury-Department of the Treasury Bank (Federal Window), 1500 Pennsylvania Avenue, NW, Washington, District of Columbia 20220, Attn: Janet Yellen; and
3. The item processor at Claimant's financial institution, with full identification and BAILEE (Authorized Agent) signature, is to present the original Negotiable Instrument along with the Instruction Notice (LOA) and the stamped claim to the Secretary of the Treasury-Department of the Treasury Bank at the above address; and
4. Claimant's financial institution is to retain copies of the document and request a copy of the Return Receipt from the Federal Window be supplied to them noting the date of the original Negotiable Instrument was received at the Federal Window in accordance with Public and Banking Policy; and
5. The copy of the Negotiable Instrument is to be held at the financial institution until the required period until the full-face amount of the Negotiable Instrument is automatically released by the local commercial pass-through financial institution for credit to Claimants'/Bailees' accounts and discharge and lodge an entry of satisfaction onto Chester County, Pennsylvania of all said claims; and
6. If the Secretary of the Treasury (Drawee) sends a Notice, in writing of some error(s) or problem(s), please notify the undersigned Trustee/Bailor immediately upon receipt of such Notice and the matter will be addressed with the Department of the Treasury Banks' federal window. You will be notified of the corrective action taken, if any.

Thank you for your cooperation in getting the accounts settled, claim discharges, and entry of satisfaction recorded.

/s/  Andrew R. McLellan
Trustee/Bailor/Secured Party - Creditor

\$ 3,455,424.00

\$ 3,455,424.00

BILL OF EXCHANGE

Bill of Acceptance - Time Draft

Andrew R. McLellan, Trustee/Bailor/Secured Party - Creditor
PA Debtor Index File # 100536-1976
DSSAN 196560710
c/o 4159 Whitehorse Road
PENNSYLVANIA U.S.A. [19355]

Date: September 9TH, 2024

To: Secretary of the Treasury, Department of the Treasury Bank- Ledger # 00000518

On or by SEPTEMBER 27TH, 2024, Credit the account of the fiduciary/fiscal agent, **NAVY FEDERAL CREDIT UNION**, as Bailee for Account Nos. 8029225409 & 8032656863

(THREE MILLION, FOUR HUNDRED FIFTY-FIVE THOUSAND, FOUR HUNDRED AND TWENTY-FOUR DOLLARS AND ZERO CENTS) U.S. Notes

Personal Direct Treasury (UCC Contract) Trust Account # RA- 620 710 765 US

The obligation of the Drawee (acceptor), Secretary of the Treasury, through the Bailee (authorized fiduciary agent for the Commonwealth of Pennsylvania) of Claimant's financial institution, hereof arises out of the want of consideration for the pledge and by the redemption of the pledge under Public Resolution HJR 192 of 5 June 1933, now Public Law 73-10, UCC § 3-419, UCC § 3-104(c), *Spencer v Sterling Bank*, 63 Cal App. 4th 1055 (1998), *Guaranty Trust Co of New York v Henwood et al.* 59 S. Ct 847, and *Witkin Negotiable Instruments*, Vol 3 (2001 Supplement) on the undersigned's UCC Contract Trust Account, represented by the attached Claim/payment plan agreement Accepted for Value and bearing the account number # 8029225409 & 8032656863.

This Claim document is hereby surrendered to Claimant as said pledge is redeemed and (discharged) by the drawer through the attached document of Acceptance for Value and Exempt from Levy. The Claimant's financial institution is to accept this bill, sign and present it directly via Certified or Registered mail, Return Receipt to the Secretary of the Treasury-Department of the Treasury. Unless the original Negotiable Instrument is dishonored in writing within (15) days of receipt by the Secretary of the Treasury, Claimant's financial institution is to release the credit to the payee within the time stipulated pursuant to Regulation "Z", *Truth In Lending Act* or on the date designated, whichever is later. The amount of this Accepted Draft is to be credited by Claimant's financial institution to the designated account and discharge of this claim fifteen (15) days after receipt by the Federal Window (Regulation Z).

NOTICE: The law relating to Principal and Agent applies and those between Bailor and Bailee. The Fiduciary Trustee below is authorized to execute legal documents pertaining to fiduciary matters before **Chester County** and authorized to receive and collect any sums due or owing to the trust or the estate held by the named person above and enter satisfaction in any Court of Record in **Chester County, Pennsylvania** or any other County elsewhere.

By: _____

Bailee's signature (authorized agent)

Dietrich Kuhlman, Fiduciary TTEE

Authorized by the United States of America, Secretary of Treasury



/s/ Andrew R. McLellan, Trustee/Bailor/Secured Party - Creditor
Without Recourse, All Rights Reserved

\$ 3,455,424.00

\$ 3,455,424.00



MONTHLY FIRST MORTGAGE STATEMENT

9-796-38456-0000862-001-1-010-000-000-000



ANDREW R MCLELLAN
4159 WHITE HORSE RD
MALVERN PA 19355-9650

Accepted for Value.
Andrew R. Mclellan, 9/19/24

Account Number	8029225409
Statement Date	08/15/2024
Payment Date	09/01/2024
Payment Amount	\$43,011.45

Bankruptcy Message

Our records show that the mortgage account is in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.
If the bankruptcy plan requires regular monthly mortgage payments be sent to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.
If you want to stop receiving statements, write to us.

Account Information

Borrower's Name:	ANDREW R MCLELLAN
Property Address:	4159 WHITE HORSE RD MALVERN PA 19355
Borrower Access Number	11476775
Principal Balance	2,106,506.29
Deferred/Cramdown Amount	0.00
Escrow Balance	0.00
Escrow Advance Balance	134,706.35
Suspense Balance	0.00
Interest Rate	4.000%

The balance shown does not include the payoff interest calculations. If you need a payoff figure, Member Service Representatives are available at 1-888-842-6328 during the following hours: Monday - Saturday: 7:00am-Midnight, Sunday: Noon-Midnight, Eastern Time.

If you are experiencing Financial Difficulty: Contact Navy Federal's Member Outreach Team to know your Loss Mitigation options to avoid Foreclosure at 1-888-503-7102. Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD); For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Past Payments Breakdown

Description	Paid Last Month	Paid Year to Date
First Principal	0.00	*0.00
Interest	0.00	*0.00
Escrow (Taxes & Insurance)	0.00	*0.00
Life Insurance	0.00	*0.00
Fees and Charges	0.00	*0.00
Expenses Paid	0.00	*0.00
Partial Payment / Suspense	0.00	**
Total	0.00	0.00

* Do not use these figures for reporting to the IRS. You will receive an annual year-end statement for tax purposes.

Explanation of Payment Amount (Post-Petition Payment)

Principal	\$3,387.39
Interest	\$6,669.39
Escrow	\$4,280.37
Regular Monthly Payment	\$14,337.15
Past Unpaid Amount	\$28,674.30
Fees and Charges	
Total Fees and Charges	\$0.00
Total Payment Amount	\$43,011.45

The Payment Amount does not include any amount that was past due before you filed for bankruptcy.

Summary of Amounts Past Due Before Bankruptcy (Pre-Petition Arrearage)

Paid Last Month	\$0.00
Total Paid During Bankruptcy	\$0.00
Current Balance	\$480,911.66

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on the mortgage loan. The trustee is sending us the payments shown here. These are separate from the regular monthly mortgage payment.

Important Messages

We have not received all of the mortgage payments since you filed for bankruptcy.

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.



MONTHLY FIXED EQUITY STATEMENT

6-796-38456-0000804-001-1-010-000-000-000



ANDREW R MCLELLAN
4159 WHITE HORSE RD
MALVERN PA 19355-9650

Account Number	8032656863
Statement Date	08/15/2024
Payment Date	09/01/2024
Payment Amount	\$12,919.02

Accepted for Value.
Andrew R. Mclellan, 9/9/24

Bankruptcy Message

Our records show that the mortgage account is in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.
If the bankruptcy plan requires regular monthly mortgage payments be sent to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.
If you want to stop receiving statements, write to us.

Account Information

Borrower's Name:	ANDREW R MCLELLAN
Property Address:	4159 WHITE HORSE RD MALVERN PA 19355 9650
Borrower Access Number	11475775
Principal Balance	428,293.45
Deferred/Cramdown Amount	0.00
Escrow Balance	0.00
Escrow Advance Balance	0.00
Suspense Balance	0.00
Interest Rate	6.000%

The balance shown does not include the payoff interest calculations. If you need a payoff figure, Member Service Representatives are available at 1-888-842-6328 during the following hours: Monday - Saturday: 7:00am-Midnight, Sunday: Noon-Midnight, Eastern Time.

If you are experiencing Financial Difficulty, Contact Navy Federal's Member Outreach Team to know your Loss Mitigation options to avoid Foreclosure at 1-888-603-7102. Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Past Payments Breakdown

Description	Paid Last Month	Paid Year to Date
First Principal	0.00	*0.00
Interest	0.00	*0.00
Restricted Escrow Balance	0.00	*0.00
Life Insurance	0.00	*0.00
Fees and Charges	0.00	*0.00
Expenses Paid	0.00	*0.00
Partial Payment / Suspense	0.00	**
Total	0.00	0.00

* Do not use these figures for reporting to the IRS. You will receive an annual year-end statement for tax purposes.

Explanation of Payment Amount (Post-Petition Payment)

Principal	\$2,631.85
Interest	\$1,674.49
Escrow	\$0.00
Regular Monthly Payment	\$4,306.34
Past Unpaid Amount	\$8,612.68
Fees and Charges	
Total Fees and Charges	\$0.00
Total Payment Amount	\$12,919.02

The Payment Amount does not include any amount that was past due before you filed for bankruptcy.

Summary of Amounts Past Due Before Bankruptcy (Pre-Petition Arrearage)

Paid Last Month	\$0.00
Total Paid During Bankruptcy	\$0.00
Current Balance	\$139,082.21

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on the mortgage loan. The trustee is sending us the payments shown here. These are separate from the regular monthly mortgage payment.

Important Messages

We have not received all of the mortgage payments since you filed for bankruptcy.

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

ALERT: TROPICAL CYCLONE HELENE, FLOODING, AND SEVERE WEATHER IN THE SOUTHEAST

USPS Tracking®

FAQs >

Tracking Number:

Remove X

RF620710765US

Copy

Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item was delivered to an individual at the address at 11:29 am on September 16, 2024 in VIENNA, VA 22180.

Delivered

Delivered, Left with Individual

VIENNA, VA 22180

September 16, 2024, 11:29 am

See All Tracking History

Feedback

What Do USPS Tracking Statuses Mean? (<https://faq.usps.com/s/article/Where-is-my-package>)

Text & Email Updates

Product Information

See Less ^

Track Another Package

Enter tracking or barcode numbers